

UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF MICHIGAN

In re: Kelli Ann O'Brien,
Debtor.

Case No. 14-07929-jtg
Chapter 13

**DEBTOR'S FIRST PRE-CONFIRMATION
MODIFICATION OF CHAPTER 13 PLAN**

The Debtor, by and through her attorneys, David Andersen & Associates, P.C., hereby modifies the Chapter 13 plan as authorized by 11 U.S.C. §1323.

1. This case was filed on December 29, 2014. The plan has not yet been confirmed. This case has never been converted, dismissed, or reinstated.
2. The Debtor modifies the plan as follows:
 - A. **¶ I.B. LIQUIDATION ANALYSIS:** The amount to be distributed to allowed unsecured claims shall not be less than the value of Debtor's non-exempt equity less the cost of sale and the statutory Chapter 7 administrative fees. If applicable, the liquidation value of the estate as required by U.S.C. 1325 (a)(4) is \$810.45.
 - B. **¶ III.F.1. GENERAL UNSECURED CREDITORS:** Claims in this class paid from funds available after the payment of other classes. The payment allowed to the general unsecured claimants will be satisfied by payment of a pro-rata share of a fixed amount of \$810.45 set aside for creditors in this class or for the ACP, whichever pays more. This fixed amount shall be reduced by additional administrative expenses including attorney fees. However, this fixed amount shall not be reduced below the liquidation value specified in Provision I.B.

C. In all other respects the plan remains the same.

Date: 3-4-15

Kelli Ann O'Brien
Kelli Ann O'Brien

Date: 3-6-2015

David Andersen & Associates, P.C.

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